

Account Statement

September 27 through October 25, 2006

Account Number:

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REDACTED

ERIN V WALKER

REDACTED

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557), TDD number (for the hearing impaired only): 1-800-877-4833. Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995.

The following is added to the sub-section titled "Closing Your Account" in the Consumer Account Agreement: If your Account is an interest bearing account, it will cease to earn interest from the date you request it be closed. If your Account balance does not reach zero within three (3) months from the date of your request, the Bank may close your Account and send you the balance as described above or return your Account to active status.

Also, the following changes are effective January 1, 2007.* Overdraft (Paid Item): 1 occasion, \$23 per Item; 2+ occasions, \$34 per Item. Insufficient Funds (Returned Item): 1 occasion, \$23 per Item; 2+ occasions, \$34 per Item. Fees based on the number of occasions in the preceding 12-month period. An occasion is a day in which your account has insufficient funds to cover an Item. Fees are subject to a daily maximum of 10 Paid and/or Returned Item Fees.

For questions, please contact your Wells Fargo Banker or call 1-800-869-3557. We appreciate your business and look forward to continuing to serve your financial needs.

*Effective February 15, 2007, for quarterly savings accounts.

College Checking

Erin V Walker

Emelie C Gerard

Account Number:

REDACTED

Activity summary

Balance on 09/26	\$195.86
Deposits	272.50
Withdrawals	-366.68
.....	
Balance on 10/25	\$101.68

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

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Activity detail

Deposits

Date	Description	\$ Amount
10/02	ATM Deposit - 10/02 Mach ID 4655J 1290 S. Normal Avenue Tempe AZ 0202	180.00
10/16	ATM Deposit - 10/15 Mach ID 4803P 11030 Jefferson Bl Culver City Ca 8107	92.50
Total deposits		\$272.50

Withdrawals

Other withdrawals

Date	Description	\$ Amount
09/29	Check Crd Purchase 09/28 In-N-Out Burgers Tempe AZ 446024XXXXXX0202	3.88
10/02	272640004330128 ?MCC=5814 121042882DA Check Crd Purchase 09/28 K Desert Nail Spa Tempe AZ 446024XXXXXX0202	30.00
10/03	273640006215587 ?MCC=7230 121042882DA Check Crd Purchase 10/02 Burger King #5207 Q07 Tempe AZ 446024XXXXXX0202	4.96
10/04	276640008564494 ?MCC=5814 121042882DA Check Crd Purchase 10/01 Itunes Music Store 866-712-7753Tx 446024XXXXXX0202	0.19
10/06	277640005741778 ?MCC=5735 121042882DA POS Purchase - 10/06 Mach ID 000000 Trader Joe's # Trader Joescottsdale AZ 0202	64.65
10/06	?MCC=5411 121042882DA POS Purchase - 10/06 Mach ID 000000 CNS Ikea Tempe CNS Ikea Ttempe AZ 0202	59.11
10/10	?MCC=5712 121042882DA Check Crd Purchase 10/06 Lia Sophia/Lady Reming 800-487-3323 446024XXXXXX0202	44.88
10/10	281640015540350 ?MCC=5964 121042882DA Check Crd Purchase 10/06 Whataburger 221 Q26 Tempe AZ 446024XXXXXX0202	4.64
10/10	281640008225194 ?MCC=5814 121042882DA Check Crd Purchase 10/06 Ikea Tempe Tempe AZ 446024XXXXXX0202 281640017060751	1.39
10/13	?MCC=5812 121042882DA ATM Withdrawal - 10/13 Mach ID 4655J 1290 S. Normal Avenue Tempe AZ 0202	40.00
10/16	Auto Transfer To -000006433237655	25.00
10/16	ATM Withdrawal - 10/14 Mach ID 81931050 2121 W. Balboa Original Pnewport Beachca 0202	21.50
10/16	Non-Wells Fargo ATM Transaction Fee	2.00
10/16	Check Crd Purchase 10/14 Denny's #7588 Palm Desert Ca 446024XXXXXX0202	12.65
10/16	289640010561844 ?MCC=5814 121042882DA POS Purchase - 10/16 Mach ID 000000 Chevron/Joseph Chevron/Jochiriaco Summca 0202	7.31
10/16	?MCC=5541 121042882DA Check Crd Purchase 10/13 In-N-Out Burger 000000 Thousand Palm Ca 446024XXXXXX0202	6.02
	288640006985382 ?MCC=5814 121042882DA	

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REDACTED**Other withdrawals -continued**

Date	Description	\$ Amount
10/16	Check Crd Purchase 10/14 McDonald'S F27840 Bonsall Ca 446024XXXXXX0202 289640005719430?MCC=5814 121042882DA	6.02
10/17	Check Crd Purchase 10/16 Starbucksbs 30069041 Tempe AZ 446024XXXXXX0202 290640007882145?MCC=5812 121042882DA	4.54
10/23	Check Crd Purchase 10/10 Speedo.Com 3237261262 Ca 446024XXXXXX0202 295640008208169 ?MCC=5651 121042882DA	27.94
Total other withdrawals		\$366.68

Wells Fargo makes it easy for you to work toward your savings goals with automatic transfers. Simply decide how much you want to put into savings and at what intervals, and then we'll automatically transfer that amount from your checking to your savings account. Your savings will grow without you even having to think about it. For more information, log onto wellsfargo.com or visit your local store.

Daily balance summary

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
09/26	195.86	10/04	336.83	10/16	134.16
09/29	191.98	10/06	213.07	10/17	129.62
10/02	341.98	10/10	162.16	10/23	101.68
10/03	337.02	10/13	122.16		

Thank you for banking with Wells Fargo.



Are you interested in...

- Purchasing a home? Call us at 1-800-866-0743
- Getting a student loan? Call us at 1-888-945-5373
- Optimizing home equity? Call us at 1-866-259-0890

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions made from your account during this statement period.
3. Use the chart below, list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

[illegible]

▶ ENTER

A The NEW BALANCE shown on your statement \$

▶ **ADD**

B Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ _____
\$ _____
\$ _____
+\$ _____

TOTAL \$

► **CALCULATE THE SUBTOTAL**
(Add Parts A and B)

► **SUBTRACT**

C The total outstanding checks and withdrawals from the chart above - \$

► **CALCULATE THE ENDING BALANCE**
(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register

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To Dispute or Report Inaccuracies in Information We Have Furnished to a Consumer Reporting Agency About Your Accounts

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**Information for Lines of Credit
(Other Than Direct Deposit Advance Service)**

Each principal balance shown on your statement represents the unpaid amount of loan advances under your line of credit for that day and each day thereafter until a change in the principal balance is shown. The **Finance Charge** will be determined as follows:

- Determine the principal balance for each day during this statement period; then
- Multiply the principal balance for each day during this statement period by the daily periodic rate in effect for such day, and
- Add these results

Any transaction charges or processing charges shown on your statement as Finance Charges also must be added to arrive at the total Finance Charge for this period.

If your account is subject to Balance Based Pricing, the daily periodic rate and corresponding Annual Percentage Rate (APR) will be determined each day based on the outstanding balance of your account. The daily periodic rate and corresponding APR applicable to each balance range are shown in the Summary of Finance Charges section on your statement.

We must receive payment of at least the amount of the Total Payment Due as shown on your billing statement by the Payment Due Date or within the applicable grace period or a late fee will be assessed. Non-electronic payments must be accompanied by the remittance portion of your billing statement, be made by check, and be drawn on a US bank and payable in US dollars.

Payments made by ACH, or mailed to the remittance address indicated on your billing statement and received prior to the 5:00 pm cutoff time, will be credited as of the date received, including weekends and holidays. Payments received after the cutoff time will be credited as of the next day.

Payments made at a bank branch, online, by ATM, by phone or by any other means we make available to you and received prior to established cutoff times will be credited as of the business day received. Saturdays, Sundays, and federal holidays are not considered business days and payment made on those days or after established cutoff times will be credited as of the next business day. Established cutoff times may vary, depending on payment channel, and will be disclosed to you at the time you make your payment.

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state, or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

***In Case of Errors or Questions About Your Electronic Transfers
(Including Direct Deposit Advance Transactions)***

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
 3. Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If the error concerns a **Direct Deposit Advance** transaction, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your **Direct Deposit Advance** transaction that are not in question.

While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.



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